

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Cynthia N. Ramos

Debtor(s)

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION, (Trustee for
the Pennsylvania Housing Finance Agency, pursuant to a
Trust Indenture dated as of April 1, 1982)

Movant

NO. 19-12310 ELF

vs.

Cynthia N. Ramos

Debtor(s)

11 U.S.C. Sections 362

William C. Miller Esq.

Trustee

ORDER

AND NOW, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: the Motion for Relief from the Automatic Stay is **GRANTED** and that the automatic stay under 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 (as applicable) of the Bankruptcy Code, are **MODIFIED** with respect to the subject premises located at 4620 Naples Street, Philadelphia, PA 19124 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

Date: 8/10/21



ERIC L. FRANK
UNITED STATES BANKRUPTCY JUDGE